



04th May 2026

To,
The Secretary
National Stock Exchange of India Ltd.,
Exchange Plaza
Bandra Kurla Complex
Bandra (East)
Mumbai 400 051

Dear Sir/Madam,

Sub: Disclosure under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the financial information for the quarter and year ended 31st March 2026.

You are kindly requested to take the same on record.

Thanking You,
For Sundaram Home Finance Limited

P Subramanyam
Company Secretary and Compliance Officer

Sundaram Home Finance Limited



Annexure B

Disclosure as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 for the year ended ended 31 Mar 2026

Particulars	Quarter Ended			Year Ended	
	31-Mar-26	31-Dec-25	31-Mar-25	31-Mar-26	31-Mar-25
Debt Equity	6.52	6.52	6.56	6.53	6.56
Outstanding redeemable preference shares (quantity and value)	Nil	Nil	Nil	Nil	Nil
Net Worth (Rs.in Cr.)	2,307.46	2,271.54	2,096.95	2,307.46	2,096.95
Total debts to Total assets	85.24%	85.44%	85.69%	85.24%	85.69%
Net Profit after Tax (Rs.in Cr.)	69.74	75.14	71.57	281.88	244.66
Earnings per share (Basic and Diluted)	6.89	7.42	7.07	27.84	24.16
Bad debts to Accounts receivable ratio	NA	NA	NA	NA	NA
Operating margin	45.50%	42.17%	41.18%	42.01%	39.37%
Net Profit margin	14.44%	16.16%	16.72%	15.20%	15.35%
Debt service coverage ratio	NA	NA	NA	NA	NA
Interest service coverage ratio	NA	NA	NA	NA	NA
Capital redemption reserve/debenture redemption reserve	NA	NA	NA	NA	NA
Current ratio	NA	NA	NA	NA	NA
Long Term Debt to Working Capital ratio	NA	NA	NA	NA	NA
Current Liability ratio	NA	NA	NA	NA	NA
Debtors Turnover ratio	NA	NA	NA	NA	NA
Inventory turnover ratio	NA	NA	NA	NA	NA
Sector specific ratios	-	-	-	-	-
Gross Stage III Assets	1.11%	1.41%	1.02%	1.11%	1.02%
Net Stage III Assets	0.51%	0.78%	0.53%	0.51%	0.53%
Capital Adequacy Ratio	18.7%	18.0%	18.7%	18.7%	18.7%

Formulas for computation of Ratios are as follows:

- 1) Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Networkth
- 2) Total Debt to Assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Total Assets
- 3) Operating Margin = (Revenue from Operations - Finance Cost)/Revenue from Operations
- 4) Net Profit Margin = Net Profit after Tax / Revenue from operations
- 5) Gross Stage III Assets = Gross Stage III Assets/ Loan receivable
- 6) Net Stage III Assets = (Gross Stage III - Stage III ECL)/ (Loan receivable - Stage III ECL)
- 7) Net Worth = Equity Share Capital + Other Equity



Sundaram Home Finance Limited